

<i>SERFF Tracking Number:</i>	<i>EVST-125594840</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Everest National Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR-CL-20023620</i>		
<i>TOI:</i>	<i>35.0 Interline Filings</i>	<i>Sub-TOI:</i>	<i>35.0002 Commercial Interline Filings</i>
<i>Product Name:</i>	<i>Interline Filing</i>		
<i>Project Name/Number:</i>	<i>Risk Managed Towing and Recovery Program/AR-CL-200236</i>		

Filing at a Glance

Company: Everest National Insurance Company

Product Name: Interline Filing

SERFF Tr Num: EVST-125594840

State: Arkansas

TOI: 35.0 Interline Filings

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 35.0002 Commercial Interline Filings Co Tr Num: AR-CL-20023620

State Status: Fees verified and received

Filing Type: Rule

Co Status:

Reviewer(s): Betty Montesi,
Llyweyia Rawlins, Brittany Yielding

Author: Vanessa King

Disposition Date: 04/14/2008

Date Submitted: 04/04/2008

Disposition Status: Exempt from Review

Effective Date Requested (New): 06/01/2008

Effective Date (New): 06/01/2008

Effective Date Requested (Renewal): 06/01/2008

Effective Date (Renewal):
06/01/2008

State Filing Description:

General Information

Project Name: Risk Managed Towing and Recovery Program

Status of Filing in Domicile: Pending

Project Number: AR-CL-200236

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 04/14/2008

State Status Changed: 04/14/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We wish to file on behalf of Everest National Insurance Company a rule to be available for use with composite-rated policies.

Company and Contact

SERFF Tracking Number: EVST-125594840 State: Arkansas
Filing Company: Everest National Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-CL-20023620
TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings
Product Name: Interline Filing
Project Name/Number: Risk Managed Towing and Recovery Program/AR-CL-200236

Filing Contact Information

Vanessa King, Manager, Filing and Regulation vanessa.king@everestire.com
P.O. Box 830 (908) 604-3267 [Phone]
Liberty Corner, NJ 07938-0830 (908) 604-3546[FAX]

Filing Company Information

Everest National Insurance Company CoCode: 10120 State of Domicile: Delaware
477 Martinsville Road Group Code: 1120 Company Type:
P.O. Box 830
Liberty Corner, NJ 07938-0830 Group Name: Everest Re Group, State ID Number:
Ltd.
(908) 604-3000 ext. [Phone] FEIN Number: 22-2660372

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Everest National Insurance Company	\$100.00	04/04/2008	19281968

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	04/14/2008	04/14/2008

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Disposition

Disposition Date: 04/14/2008

Effective Date (New): 06/01/2008

Effective Date (Renewal): 06/01/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rules filing and review requirements.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Everest National Insurance Company	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory Memo	Accepted for Informational Purposes	Yes
Rate	Company Exception Pages	Accepted for Informational Purposes	Yes

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Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Everest National Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Company Exception Pages	CEP-AR-CL	New	CEP - Composite Rating Plan Rule.pdf

Composite Rating Plan Rule

The Composite Rating Plan is amended as follows:

1. INTRODUCTION

The following is added to Paragraph **B.**:

B. Insurance For Which The Composite Rating Plan Applies

This Plan is also applicable to Motor Truck Cargo Insurance.

2. ELIGIBILITY REQUIREMENTS

The following is added to Paragraph **A.2.**:

2. Premium Eligibility When Plan Is Applied To Combinations Of Kinds Of Insurance

- c.** Combinations including Automobile Liability, Automobile Physical Damage, General Liability and Motor Truck Cargo Coverage - \$100,000.

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Supporting Document Schedules

Satisfied -Name: Explanatory Memo

Review Status:

Accepted for Informational 04/14/2008
Purposes

Comments:

Attachment:

Explanatory Memorandum - Rule - Composite Rating - ENIC.pdf

**EVEREST NATIONAL INSURANCE COMPANY
EXPLANATORY MEMORANDUM
COMPOSITE RATING RULE**

We wish to file on behalf of Everest National Insurance Company an exception to ISO's Composite Rating Plan which makes the Plan applicable also to Motor Truck Cargo Insurance. The premium eligibility requirement for combinations of insurance that include Automobile Liability, Automobile Physical Damage, General Liability and Motor Truck Cargo Coverage is \$100,000.